

ACORD 131 — Commercial Umbrella/Excess

Section

AgencyAssist ACORD Form Reference Guide

Overview

Used for Commercial Umbrella and Excess Liability submissions. Requires underlying policy information and schedule of underlying coverages.

When to Use This Form

Commercial Umbrella, Excess Liability over GL, Auto, and WC.

Key Sections

Section	What to Collect
Underlying Policies	GL, Auto, WC carrier names, policy numbers, limits
Umbrella Limits	Requested occurrence and aggregate limits
Exposures	Revenue, payroll, vehicle count from underlying policies
Prior Umbrella	Prior carrier, limits, premium, any claims
Exclusions	Any specific exclusions on underlying that need to be matched

Agent Tips & Best Practices

- Umbrella limits must sit over all underlying policies — confirm all are listed.
- Underlying limits must meet the umbrella carrier's minimum requirements.
- Some umbrella carriers require the same carrier as GL — check before quoting.
- Always confirm the umbrella covers all states where the insured operates.

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